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FOURTH ANNUAL REPORT
OF THE
STATE FIRE MARSHAL AND
INSURANCE COMMISSIONER
TO
HON. R. G. POLAND
STATE AUDITOR AND COMMISSIONER
OF INSURANCE EX-OFFICIO
OF MONTANA

1917

By A. E. EKLUND
STATE FIRE MARSHAL

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FOURTH ANNUAL REPORT OF THE STATE FIRE MARSHAL

Helena, Montana,

January 1st, 1918.

Hon. R. G. Poland, State Auditor and Commissioner of Insurance, ex officio, Helena, Montana.

Sir:

I have the honor to submit as required by Section 22 of the State Fire Marshal Law, the fourth annual report of the State Fire Marshal. The report covers the operations of the Department for the calendar year of 1917, a period of twelve months.

The report contains not only a statement of the financial transactions of the Department, but also a detailed statement of my official activities, as well as all other transactions for the twelve months; a statement of fires in Montana during the year, with number and causes of fires by months; fires of suspicious character; fires of unknown origin by months; a statement of fires by counties; number of fires and amount of loss by cities and towns, with the per cent of loss of value jeopardized; classification of property burned, causes of fires with the valuation and loss of buildings and contents, and insurance carried on same; a notation of old buildings and structures in a delapidated condition, which were ordered removed by this Department, as well as other inspections made in various parts of the State. Special bulletins on common causes and dangers of fires were issued from time to time by the Department. We are indebted to the press for co-operation in this work, as liberal space has been given to the stories, news and other matters sent them.

During the last session of the legislature, a bill passed relating to and regulating the manufacture, keeping, storage, transportation and sale of explosives. This act requires that the State Fire Marshal shall make or cause to be made at least one inspection during every year of each factory or magazine in the State. This is quite an item in itself and

requires a lot of time. Owing to the limitations of the funds created for the maintenance of the department, it has been impossible to employ help to handle the work to the best advantage.

Frequently important inspections and numerous cases of suspected incendiarism have to be passed up, and through the increasing demands, it is quite often a question of which is the most important of the calls and where to go first. Several inspections have been made, of course, independent of requests, and for the purpose of ascertaining the unnecessary losses of property destroyed by fire at various places.

The fact that Montana embraces so large an area, the State Fire Marshal should have at least two field deputies, to give each branch of the work the attention it merits. For instance, inspection of schools as to the necessary exits, safety of heating systems and apparatus, the removal of rubbish and other inflammable waste, and last but not least the organizing of fire drills. The business sections, as well as elevators, warehouses, etc., throughout the State need more attention, especially in the smaller towns, where rubbish and inflammable waste is piled up in basements and back of buildings. To combat or reduce this evil, I am satisfied that good results could be obtained by having a representative of this Department making visits to each and every place in the State, have an interview with the Mayor and city council, as to the organizing of a fire department with a little compensation, for making inspections. Recommendations should also be made on this visit as to the necessary equipment for fire fighting facilities. That there is room for this is shown by the heavy loss ratio in this country as compared with that in European countries. With immensely better equipped fire departments to put out fires when once started, our loss is yet several times as great. This clearly shows that a more earnest attempt must be made in preventing fires, and that better buildings and cleanliness are important issues. While this department lays great stress on the prevention of fires, the importance of being prepared to put out fires when they start should not be minimized in any way, and proper attention should at all times be paid to equipment, training, water supply and arrangements for sending in alarms in case of fire with the least delay.

What this office is striving for is good team work throughout the State. To be successful in fire prevention and protection, it is necessary to inject into it study, very earnest and practical endeavor toward the conservation of life and property. To do this requires a great deal of time, both in visiting and educational work, through the press and bulletins.

MONTANA'S FIRE LESSON FOR 1917

During the past twelve months, 436 fires were reported to this office by various reporting officers, causing a total property loss to the citizens of the State of \$649,793.00. The insurance on the buildings and contents involved in these fires was \$4,193,530.00, and the sound value of \$7,508,845.00. For each dollar of value in property fired there was 56 cents worth of insurance, so of the property endangered by fire 44 per cent was carried by the individual owner and 56 per cent by the insurance companies.

Fires in 157 dwellings caused a loss on buildings and contents of \$79,801.00. The average value of dwellings and contents was \$3,680.00. The average damage was \$508.29.

Fires in 33 stores caused a total loss on buildings and contents of \$98,513.00. The average value of the stores and contents was \$21,726.50. The average damage was \$2,985.25

Fires in 20 warehouses caused a total loss on buildings and contents of \$32,397.00. The average value of the buildings and contents was \$28,294.75. The average damage was \$1,619.81.

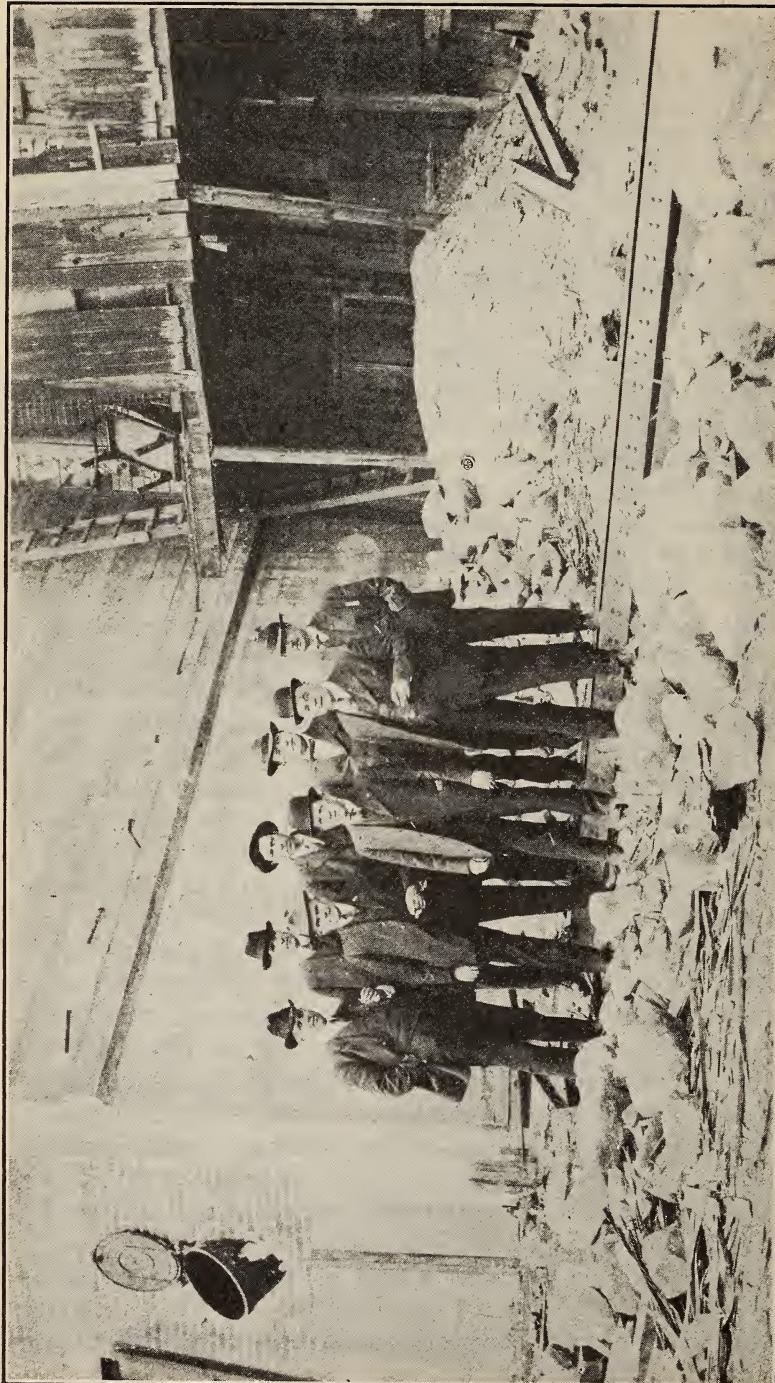
Fires in 15 garages caused a total loss on buildings and contents of \$42,721.00. The average value of the buildings and contents was \$4,331.35. The average damage was \$2,848.09.

Fires in 13 hotels caused a total loss on buildings and contents of \$96,767.00. The average value of the buildings and contents was \$18,642.30. The average damage was \$7,443.62.

Fires in 9 saloons caused a loss on buildings and contents of \$24,915.00.

Fires in 15 barns caused a loss on buildings and contents of \$11,033.00.

Fires in two grain elevators caused a loss on buildings and contents of \$22,475.00.



Great interest taken by Butte officials to reduce unnecessary fire waste in the city, Committee co-operates with State Fire Marshal's office in making inspection of old buildings and other dangerous conditions for the benefit of the public welfare. Great results were obtained during this tour of inspection. The members of the official party, as shown in picture, are, left to right: Front Row: Dr. W. C. Matthews, City Physician, John P. Riordan, Food Inspector, William H. Maloney, Mayor of Butte, A. E. Eklund, State Fire Marshal; Back Row: George MacPherson, City Building Inspector, Geo. D. Toole, City Attorney, Chief J. C. Roberts, City Electrician, and Fred Martin, Fire Marshal.

Fires in two school houses caused a loss on buildings and contents of \$33,025.00.

There were fires in two hospitals, causing a loss to buildings and contents of \$6,600.00.

CAUSES OF FIRES

The attention of this Department was called to 24 fires of suspicious character, which caused a loss to buildings and contents of \$58,427.00.

The number of fires reported to this Department as "Origin Unknown" was 92, with a loss to buildings and contents of \$274,738.00.

Of the fires reported to this office 41 were caused by defective or poorly installed heating apparatus, with a loss to buildings and contents of \$23,493.00.

Fifty-nine were caused by stoves, ranges, chimneys, etc., being too close to unprotected woodwork, with a loss to buildings and contents of \$46,564.00.

Nine fires were caused by upsetting of stoves, greasy conditions around stoves, stovepipes, etc., with a property loss of \$8,543.00.

Heating apparatus, through defects or being poorly installed and by being placed too close to unprotected woodwork caused a property loss of \$84,600.00 or thirteen per cent of the total loss of the year.

Twenty-one fires were caused by sparks from locomotives, with a property loss of \$49,408.00.

Eighteen fires started from sparks from chimneys, fireplaces, etc., causing a property loss of \$3,544.00.

Nine fires were caused by defective wiring, with a loss on property of \$6,834.00.

Eight fires were started by electric irons being left with the current on, causing a loss to property of \$2,620.00.

One fire was started from prism glass on the sidewalk, causing a property loss of \$31,150.00.

There were 31 buildings set on fire by the burning of adjoining property, causing a total loss to buildings and contents of \$100,541.00.

Of the 436 fires reported to this office, 267 occurred in cities with a population of 5,000 and over, causing a property loss of \$162,690.00, sound value of property involved at

\$6,540,170.00 and for each dollar's value worth of property on fire was a 13½ per cent loss.

One hundred and sixty-nine fires were reported from towns of less than 5,000 population, causing a property loss of \$487,103.00, sound value of property involved valued at \$968,675.00 and for each dollar's value of property on fire there was a fifty cent lost.

It is a matter of much satisfaction to observe what is being accomplished in the larger cities and several smaller towns of this State, towards the conservation of property from fire through intelligent co-operation with the fire chiefs and other officials in whose hands this important work is entrusted. There are many capable men representing the fire departments of the various towns, who inject into this cause enthusiasm, careful study and earnest practical endeavor to conserve the lives and property entrusted to them. As a consequence, the fire loss in this State during the year of 1917 was much smaller than that of 1916, which in turn showed a material decrease over the year 1915. The reduction of loss by fire must be accomplished to a further degree, through the medium of education of the people direct, and subsequently through the public schools for future and best results. As a rule the officials and teachers of both public and private schools have been subservient to the law and have co-operated with this Department in a most commendable way, looking to the safety of pupils and property. The public in general in larger cities is coming to realize that loss by fire represents a permanent loss, and the values destroyed are gone forever. While it is true that the insurance companies reimburse the assured to the amount of insurance carried, this does not controvert the fact that the loss is ultimately sustained by the public through the medium of insurance premiums. Besides statistical record show that a fraction less than one-half of the nation's values are not insured, therefore, fifty per cent of the loss by fire is a dead loss to the owners with no possible chance of recovery.

OBSTACLES

One of the greatest obstacles in the way of materially reducing the fire waste is the general lack of information on the subject that prevails everywhere. The subject is one in which it is difficult to interest the public mind. Fire

control appeals far more strongly to the average mind than fire prevention. In the first place, it is more direct. Fighting some particular fire that is already under way is a concrete proposition that demonstrates itself impressively and vividly before the very eyes of the spectators. It requires no great effort of the imagination for the simplest mind to visualize the havoc the fire would have wrought had it not been controlled by the department, while the spectacular checking of the flames with the streams of water proves conclusively and directly the power and effectiveness of the fire-fighting machines.

But fire prevention is something general and indefinite. No one ever knows just when and where a fire was prevented. Moreover, fires occasionally break out in places where every precaution has been taken, while poorly constructed and badly kept buildings often escape unscathed. General statistics covering a wide field rather than specific instances must be taken to prove the value of the work. Fire prevention work does not fight the concrete thing, fire, but the more abstract hazard of fire. The fire itself is not there. Only the menace of possible fire, which, unfelt and invisible, hangs over every home, every factory, every place of business, every church and every school in the land. This intangible and unseen menace, which the ancients worshiped as a god, because they could not understand it, is made ten fold more powerful and dangerous by its very intangibility. If Mr. Brown could have known that a certain defective flue was going to set his house on fire on a certain night, he would have spared neither time nor expense, but without a moment's delay would have secured a brick mason and had the flue repaired. As it was, Mr. Brown knew perhaps, that his flue was in an unsatisfactory condition. He may even have been warned that he ought to have it inspected and repaired. But he said to himself: "I have lived here ten years and I have never had a fire. I guess the chimney is safe enough to do until I find some convenient time to look after it," and lost his home as a result.

Fire prevention is like disease prevention. Everyone is ready to call in a doctor when he is sick, or the fire department when his house is in flames. But your well man neglects to take care of his health and the man whose house is not on fire takes little interest in fire prevention.

Failure to understand the real place and function of insurance is another powerful obstacle in the way of fire prevention work. The average man figures that when a house burns down the only loss is the difference between the actual value of the house and the amount of insurance carried. Insurance does not restore the property nor obviate the loss entailed. It is merely a means of distributing the loss over many shoulders, instead of letting it fall on those of the owner alone. The insurance company is merely a collecting and disbursing agency for the policyholder. It collects from these policy holders enough money to pay the losses, plus a sufficient amount to cover operating expenses of the company, including the ordinary dividends on capital stock. Excessive fire losses necessitate excessive insurance rates. Low fire losses will in time bring about a reduction of rates. Of course, an increase in losses for only a year or two will not raise rates, and a decrease in losses for a similar period will not bring rates down. It takes an increase or decrease maintained for a period of at least a number of years over a large area of territory to justify a change either way in rates. But in the long run the rule will work out inexorably. Every man who prevents or helps to prevent a fire is helping indirectly to reduce the cost of insurance. Every man who causes a fire by his carelessness or neglect is helping indirectly but none the less surely, to increase the cost of insurance for both himself and his neighbors.

Even the man who has nothing to insure pays his share of the cost. The manufacturer carries insurance on his goods in process of manufacture and in storage. The wholesaler carries insurance on his stock; so does the jobber, and likewise the retailer. Be it a loaf of bread, a pair of socks or a link of sausage, by the time the article has reached the consumer, from two or three to as many as a dozen insurance premiums have been paid on it and the amount added to the price.

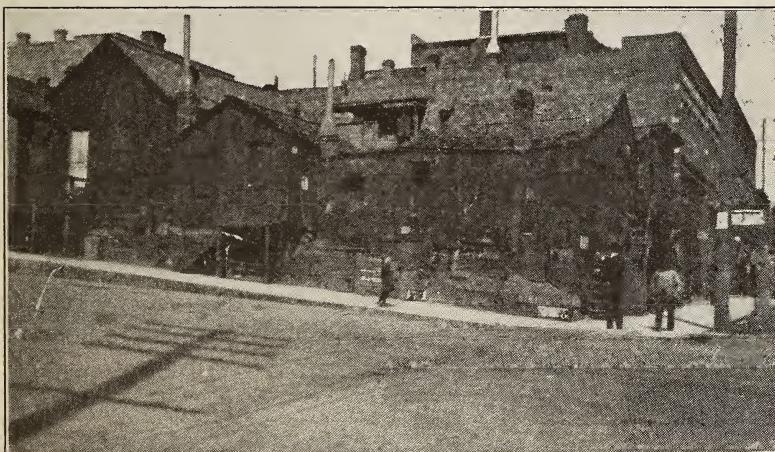
This is not a treatise on insurance rates. These facts are stated merely to bring home to the reader the fact that every piece of property consumed by fire is so much value destroyed forever, and that insurance does not eliminate the loss but merely distributes it among a larger number of people.

The fire loss is nothing more or less than a tax upon the public, which in some form or other they are sooner or later compelled to pay. There is no escape except by reduction of the fire loss itself. Better construction, the elimination of carelessness and the prosecution and prompt conviction of "fire bugs" are all matters of indirect but none the less vital importance to every man, woman and child in the State.

In conclusion I wish to thank the fire chiefs, mayors, justices of the peace and others for the interest taken in this great work of Fire Prevention, also for the promptness in reporting fires in their respective localities to this Department, which is essential, and I desire to call the attention of all reporting officers to the requirements of the State Fire Marshal Law, which requires prompt reports of all fires.

Respectfully submitted,

A. E. EKLUND,
State Fire Marshal.

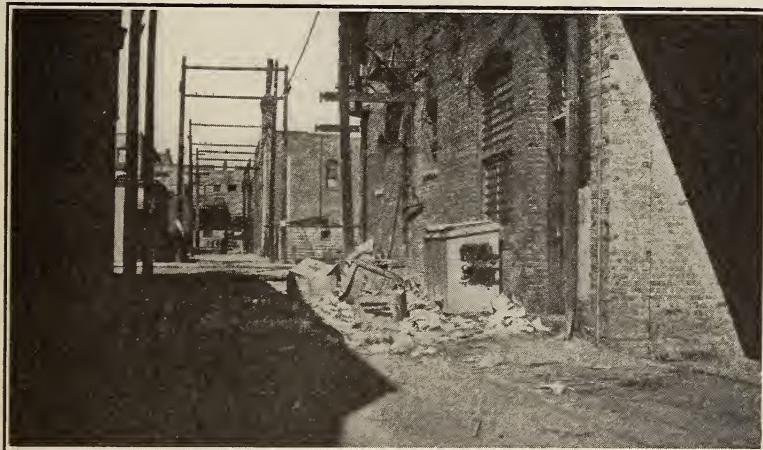
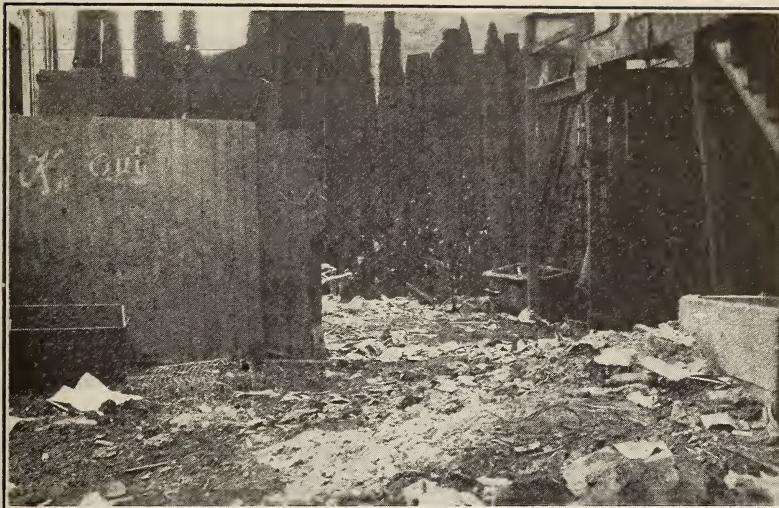


OLD BUILDINGS REMOVED BY ORDER OF FIRE MARSHAL



SOMEWHERE IN MONTANA

Investigations should be carried on in a thorough manner, and at all times endeavoring wherever possible to induce owners of buildings to remedy poor and dangerous conditions. Where evils are found, which are the result of lack of proper knowledge concerning fire prevention, members of the fire department should lend their assistance in teaching methods of prevention. Cleanliness as a feature of fire prevention is an especial point, which should be urged, as it



DOES THIS APPLY TO YOUR TOWN

has been frequently shown that a fire starting in a cellar will spread with frightful rapidity if the cellar is filled with old papers, collections of rags and other debris, and it is also shown where no refuse is present, that the damage of a fire is reduced to a minimum.

This applies to the balance of the building with back yards and alleys included.

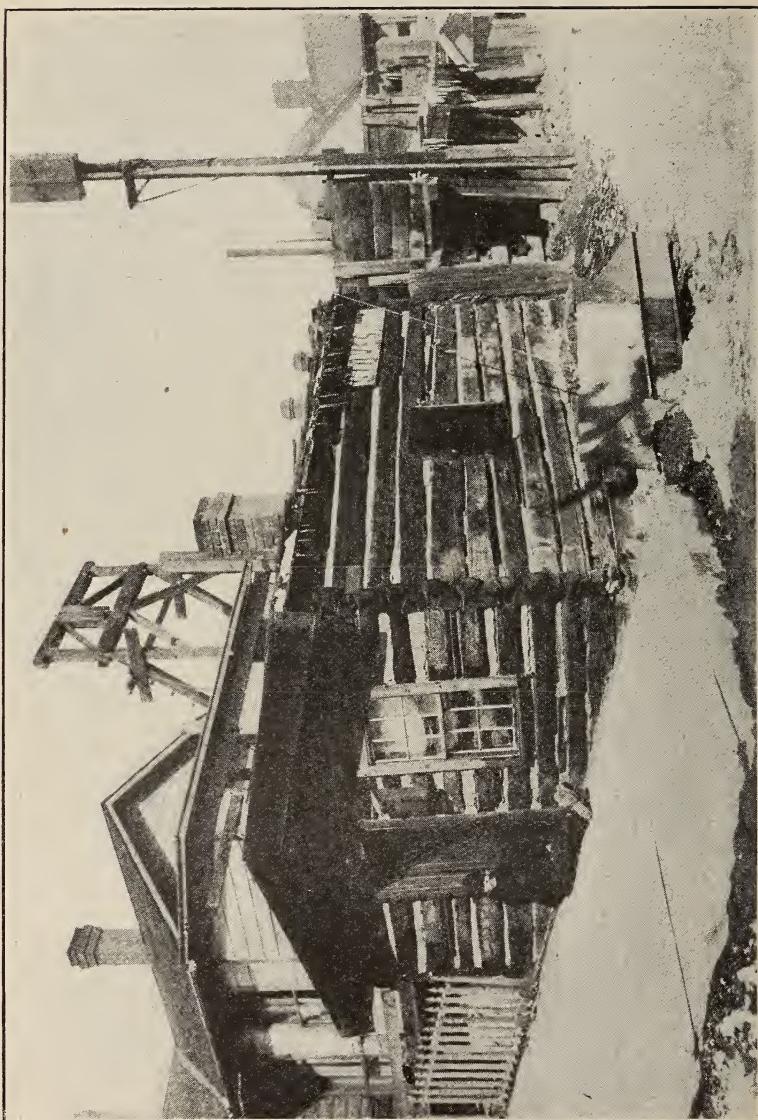
Think this over and lend us your assistance in the work of fire prevention.

Table—1

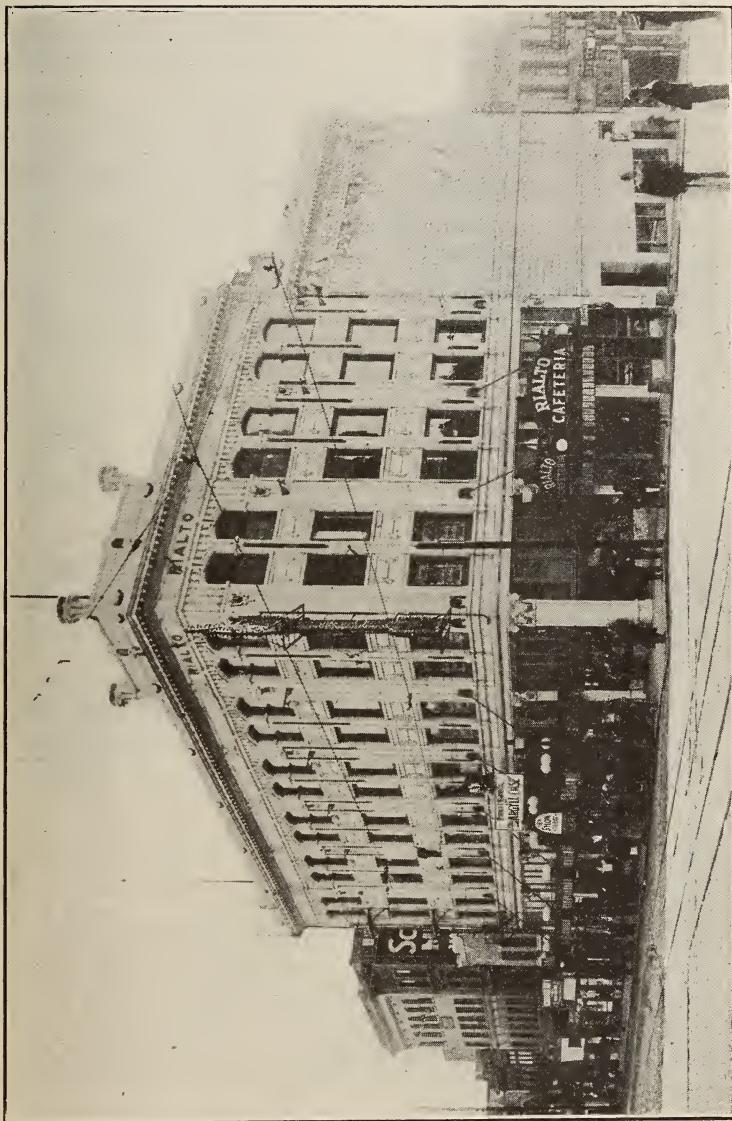
STATEMENT OF NUMBER AND CAUSES OF FIRES BY MONTHS

STATEMENT OF NUMBER AND CAUSES OF FIRES BY MONTHS—(Cont.)

Cause of Fire	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	TOTAL
connected		1										1	2
Smoking in Bed				1						2		4	4
Smoking Ham				1		1					1	1	4
Smoking in Barn						2							1
Spontaneous Com'n..			1						1	1	1		5
Short Circuit of Electric Motor											1	1	2
Turpentine vs. Stove									1				1
Thawing Waterpipes	1	1	1	1									4
Unknown	2	5	9	4	7	4	16	12	9	10	6	8	92
Upsetting of Oil Lamp									1				1
Vulcanizing									1				1
Woodwork vs. Stove		5	6	10	3	1	1	1		1	4	1	38
Woodwork vs. Stove Pipe		1	2										4
Woodwork vs. Chimney												1	2
Woodwork vs. Range		3		2			1						6
Woodwork vs. Boiler		1											1
Woodwork vs. Exhaust Pipe													1
Wood vs. Furnace		1	1									2	4
Wood vs. Water Heater				2				1					1
False Alarms													2
TOTAL	24	36	44	25	31	28	62	33	30	42	34	47	436



Old Buildings Removed From the Corner of Main and Park Streets, Butte



No. Two Shows a Modern Building Now Occupying the Same Location

Table—2

STATEMENT OF FIRES BY MONTHS

Month	Value of Buildings	Damage to Buildings	Insurance on Buildings	Value of Contents	Damage to Contents	Insurance on Contents	No. of Fires
January	\$ 516,000.00	\$ 4,803.00	\$ 164,750.00	\$ 141,100.00	\$ 2,084.00	\$ 92,000.00	24
February	204,175.00	84,226.00	113,550.00	90,725.00	70,400.00	50,650.00	36
March	171,740.00	9,171.00	105,879.00	220,491.00	10,698.00	66,650.00	44
April	51,417.00	5,324.00	32,250.00	21,953.00	3,050.00	3,050.00	25
May	440,210.00	14,635.00	280,000.00	514,850.00	17,883.00	366,030.00	31
June	217,825.00	32,380.00	101,800.00	76,175.00	22,130.00	45,450.00	28
July	83,080.00	79,422.00	620,076.00	620,076.00	76,101.00	389,470.00	62
August	449,150.00	20,665.00	158,325.00	335,877.00	21,811.00	200,400.00	33
September	87,200.00	18,919.00	36,000.00	89,380.00	30,148.00	60,150.00	30
October	274,710.00	21,371.00	74,700.00	80,725.00	18,901.00	32,150.00	42
November	636,905.00	7,435.00	364,300.00	318,360.00	14,480.00	208,930.00	34
December	553,092.00	52,581.00	339,150.00	539,944.00	23,612.00	306,575.00	47
TOTAL	\$4,394,104.00	\$350,522.00	\$2,324,675.00	\$3,114,741.00	\$299,271.00	\$1,868,855.00	436

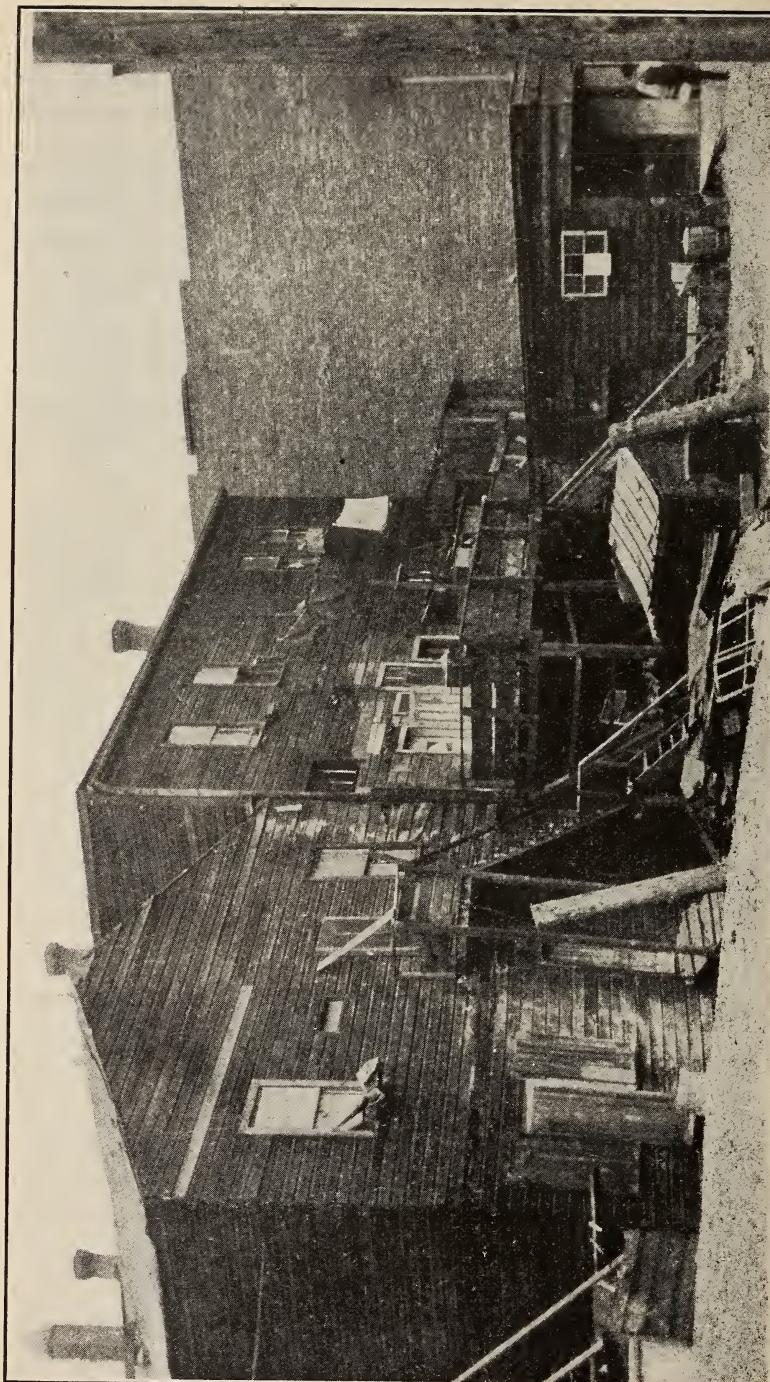
Table—3

FIRES OF SUSPICIOUS CHARACTER

Month	Value of Building	Damage to Building	Insurance on Building	Value of Contents	Damage to Contents	Insurance on Contents	No. of Fires
January	\$ 10,850.00	\$ 7,005.00	\$ 8,000.00	\$ 9,900.00	\$ 9,275.00	\$ 8,000.00	3
February	...	...	...	...	...	...	..
March	...	...	...	...	...	...	..
April	2,750.00	2,750.00	1,500.00	7,000.00	500.00	1,500.00	1
May	7,000.00	7,000.00	...	3,200.00	3,200.00	...	3
June	850.00	850.00	...	600.00	600.00	...	1
July	13,300.00	12,250.00	7,800.00	4,336.00	3,700.00	1,700.00	5
August	2,600.00	1,619.00	1,700.00	6,800.00	1,905.00	4,750.00	4
September	2,850.00	2,850.00	2,000.00	...	...	...	1
October	10,000.00	8,938.00	6,800.00	37,200.00	150.00	10,200.00	3
November	4,000.00	1,910.00	4,200.00	2,600.00	2,085.00	6,175.00	3
December	40,200.00	\$34,324.00	\$21,000.00	\$31,936.00	\$19,180.00	\$15,950.00	24
TOTAL	...	...	...	...	...	...	..

To destroy private property, facts must be disclosed, showing that these buildings constitute a fire hazard, and that such buildings or structures are so situated as to endanger other buildings or property.

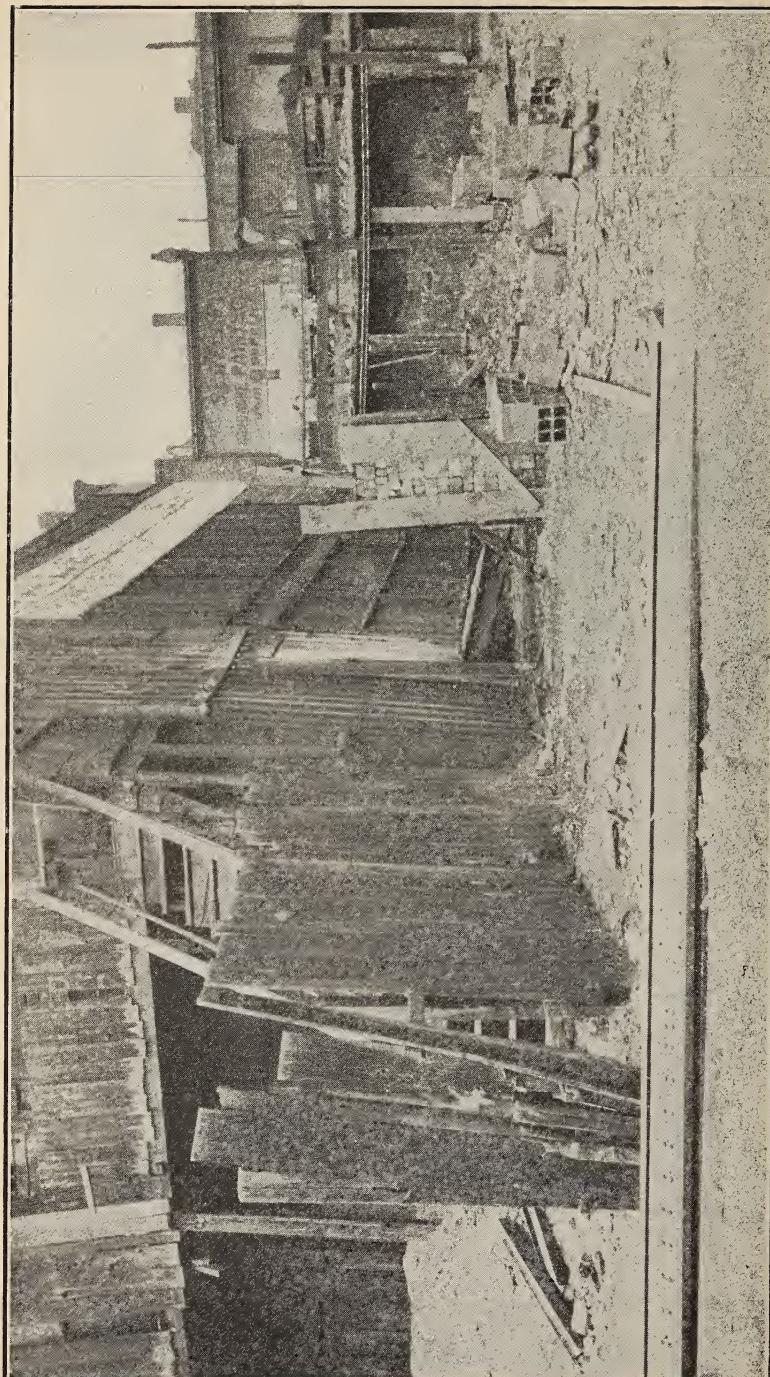
In Picture No. One, can be seen the location of six old frame structures, which are in a delapidated condition, almost valueless and are so situated in case a fire should start in same would without question endanger valuable property. Similar conditions exist as shown in Picture No. Two and No. Three. In making inspections of old buildings with the intention of destroying private property for the benefit of the public welfare, facts constituting emergency in all cases must be shown, before the invasion of private rights can be justified.



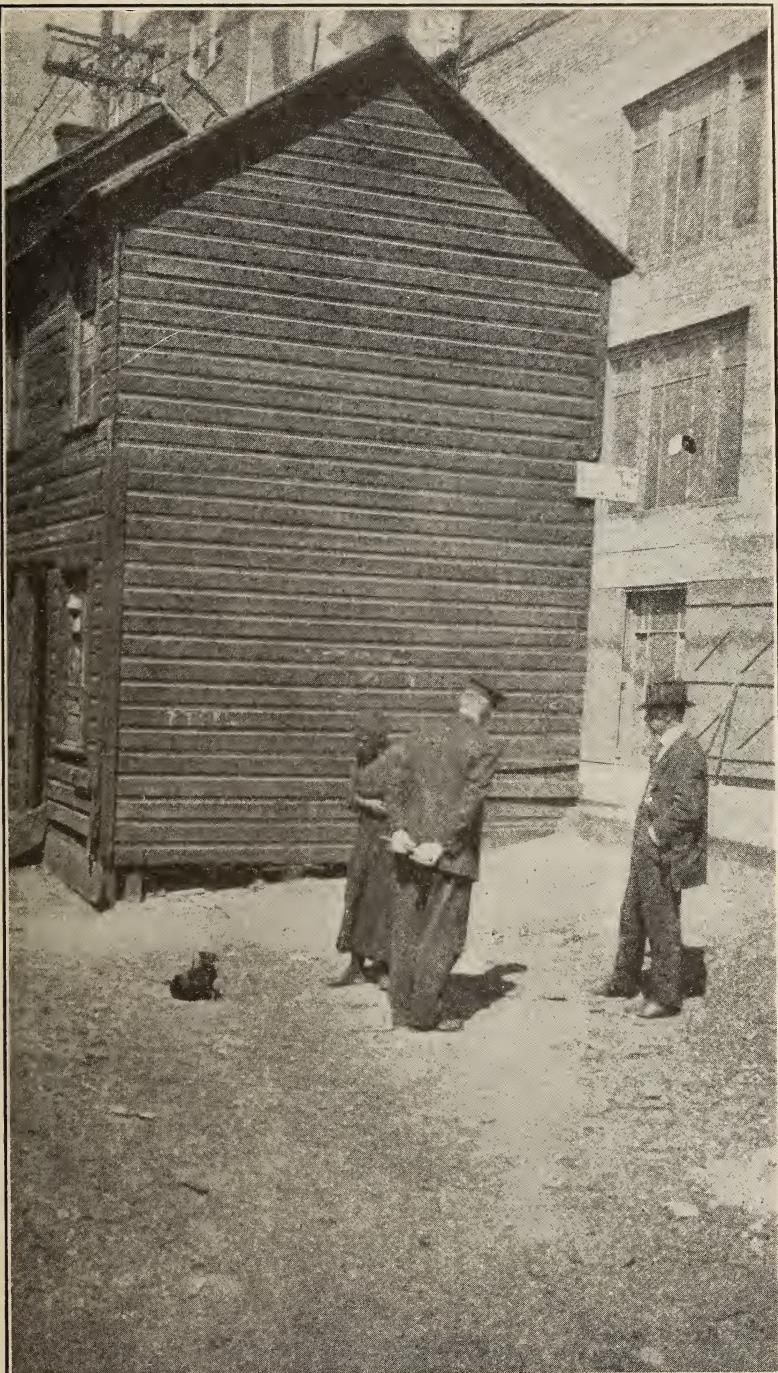
No. 1 BUILDING CONDEMNED, TO BE REMOVED

Table—4

Month	Value of Building	Damage to Building	Insurance on Building	Value of Contents	Damage to Contents	Insurance on Contents	No. of Fires
January	\$ 3,000.00	\$ 165.00	\$ 2,400.00	\$ 1,500.00	\$ 260.00	\$ 600.00	2
	75,200.00	65,700.00	40,000.00	14,975.00	27,733.00	32,700.00	5
February	11,650.00	4,844.00	6,400.00	6,450.00	3,971.00	6,750.00	9
March	8,200.00	415.00	3,750.00	1,800.00	110.00	1,100.00	4
April	237,000.00	3,105.00	183,000.00	355,150.00	15,045.00	236,600.00	7
May	6,400.00	1,110.00	1,150.00	22,550.00	215.00	15,800.00	4
June	53,530.00	20,980.00	29,200.00	113,475.00	14,650.00	76,750.00	16
July	58,750.00	5,800.00	37,900.00	218,775.00	4,900.00	170,500.00	12
August	21,250.00	12,150.00	13,000.00	41,883.00	34,183.00	40,950.00	12
September	26,035.00	14,857.00	12,900.00	18,850.00	10,250.00	8,750.00	10
October	12,075.00	3,850.00	500.00	2,435.00	2,395.00	3,140.00	6
November	165,300.00	34,185.00	49,000.00	18,300.00	2,665.00	8,400.00	8
December	\$618,390.00	\$157,161.00	\$373,550.00	\$816,143.00	\$117,377.00	\$602,040.00	92
TOTAL							



NO. 2 BUILDING CONDEMNED, TO BE REMOVED



OLD DELAPIDATED BUILDINGS REMOVED BY ORDER OF THE STATE FIRE MARSHAL

Table—5

CLASSIFICATION OF PROPERTY, SOUND VALUE OF BUI

Classification of Property	Value of Building	Damage to Building	Insurance on Building
Apartment House	\$ 116,250.00	\$ 335.00	\$ 61,750.00
Alfalfa Mill	20,000.00	20,000.00	.....
Barn	21,475.00	5,108.00	3,700.00
Barn and Granery	4,000.00	4,000.00	.....
Barn and Machine Shed	4,000.00	4,000.00	2,500.00
Barn and Chicken Coop	3,000.00	3,000.00	.....
Bakery	27,575.00	175.00	9,000.00
Blacksmith Shop	7,600.00	472.00	5,350.00
Barber Shop	9,325.00	367.00	1,700.00
Barber Shop and Restaurant	1,500.00	500.00	1,000.00
Boarding House	32,000.00	125.00	16,000.00
Boarding and Lodging House	38,500.00	50.00	18,000.00
Box Cars	5,150.00	1,353.00	1,400.00
Bunk House	550.00	75.00	50.00
Bank and Offices	1,344,330.00	1,520.00	664,900.00
Boiler Rooms	5,000.00	200.00	4,000.00
Churches	60,000.00	15.00	16,000.00
Creameries	6,000.00	1,000.00	4,000.00
Club Rooms	200,000.00	25.00	110,000.00
Chicken Coops	125.00	80.00	.....
Dwellings	406,415.00	50,904.00	214,350.00
Dwellings and Stores	35,000.00	9,141.00	10,300.00
Dwelling and Garage	6,000.00	20.00	.....
Dwelling and Theatre	8,000.00	15.00	5,000.00
Dwelling and Coal Shed	50.00	5.00	.....
Dressmaking Parlor	65,000.00	.....	50,000.00
Depot	10,000.00	10.00	.....
Grain Elevator	16,100.00	16,100.00	9,000.00
Garage	23,742.00	12,109.00	12,300.00
Hotels	190,300.00	68,067.00	105,600.00
Hotel and Stores	25,000.00	450.00	19,000.00
Hospital	12,000.00	5,000.00	5,000.00
Ice Houses	2,000.00	1,500.00	.....
Lodge Rooms	100,000.00	.....	40,000.00
Library	10,000.00	15.00	5,000.00
Lumber Yards	5,500.00	5,500.00	4,000.00
Laundry	6,000.00	4,776.00	2,500.00
Motion Picture Theatre	18,000.00	18,000.00	.....
Meat Markets	4,535.00	2,100.00	3,500.00
Offices	1,000.00	1,000.00	700.00
Office and Stores	452,337.00	6,735.00	334,400.00
Oil Houses	20,500.00	500.00	3,000.00
Out Houses	215.00	15.00	.....
Pool Halls	7,000.00	3,450.00	1,700.00
Pool Halls and Rooming Houses	30,000.00	250.00	25,000.00
Pool Halls and Hotels	2,500.00	2,500.00	.....
Paint Stores	500.00	.....	.....
Public Halls	2,850.00	1,000.00	2,000.00
Printing Offices	4,000.00	200.00	.....
Packing Plants .....	.....	.....	.....
Rooming Houses	111,000.00	2,818.00	71,000.00
Rooming Houses & Liquor Stores	50,000.00	250.00	33,000.00
Rooming Houses & Meat Markets	13,600.00	5.00	8,000.00
Restaurants	95,352.00	2,987.00	63,000.00
Restaurants and Saloons	15,000.00	50.00	7,000.00
Restaurants and Meat Markets	14,500.00	250.00	8,000.00
Restaurants and Lodging Houses	22,000.00	2,005.00	11,200.00
Stores	275,998.00	36,083.00	174,875.00
Schools	90,000.00	30,025.00	52,000.00
Shoe Repairing Shop	500.00	80.00	100.00
Saloons	43,150.00	11,400.00	15,700.00
Sheds	2,205.00	2,180.00	.....
Tailor Shops and Dry Cleaning	13,725.00	170.00	4,300.00
Telephone Offices	8,000.00	.....	5,000.00
Warehouses	126,725.00	3,527.00	90,050.00
(Other than Buildings)			
Automobiles	5,000.00	60.00	2,250.00
Bridges	125,000.00	.....	.....
Fences .....	.....	.....	.....
Flumes .....	.....	.....	.....
Grain Stacks	5,850.00	5,850.00	2,000.00
Lumber	5,000.00	485.00	4,500.00
Motorcycles	50.00	10.00	.....
Rubbish .....	.....	.....	.....
Straw Pile .....	.....	.....	.....
Tent	25.00	25.00	.....
Water Tanks	500.00	500.00	500.00
False Alarms .....	.....	.....	.....
TOTAL	\$4,394,104.00	\$350,522.00	\$2,324,675.00

LDINGS, CONTENTS, DAMAGE AND INSURANCE CARRIED.

Value of Contents	Damage to Contents	Insurance on Contents	Wood	Brick	Stone	Brick- Ven'r	Corru- gated Iron	Con- crete	No. of Fires
\$ 61,900.00	\$ 260.00	\$ 28,000.00		4			1		4
5,000.00	5,000.00								1
3,925.00	2,075.00			15					15
2,000.00	2,000.00			3					3
2,800.00	2,800.00	2,150.00		2					2
800.00	800.00			1					1
45,500.00	25.00	18,000.00		1		2			3
3,500.00	827.00	2,600.00		1		1			2
2,050.00	250.00	1,200.00		3					3
1,700.00	90.00			1					1
4,000.00	50.00	2,500.00		2					2
5,900.00	25.00	5,000.00		1					1
62,215.00	4,925.00	47,900.00	15						15
100.00	50.00		2						2
400,000.00	1,700.00	364,140.00		4					4
2,000.00	100.00			2					2
4,000.00		2,500.00							2
4,000.00	2,500.00	1,000.00	1						1
50,000.00		22,500.00		1					1
			3						3
171,350.00	28,897.00	68,855.00	137	15	2	3			157
16,100.00	-10,615.00	10,500.00	2	1	2				5
1,700.00		1,000.00		1					1
75.00	10.00			1					1
10.00				1					1
25,000.00		15,250.00		1					1
			1						1
6,386.00	6,375.00	3,600.00	2						2
41,228.00	30,612.00	31,200.00	11		1	3			15
52,050.00	28,700.00	25,900.00	10	3					13
5,000.00				1					1
2,500.00	1,600.00	1,000.00	2						2
			1						1
6,000.00	25.00	2,500.00		1					1
5,000.00		3,000.00		1					1
19,500.00	14,650.00	16,000.00		1					1
33,000.00	3,066.00	4,500.00		1					1
600.00	600.00	2,250.00		1					1
7,300.00	2,950.00	6,500.00	2	1					4
3,200.00	3,200.00	1,400.00	1						1
675,437.00	12,873.00	434,650.00	11	1	1				3
55,540.00	5,565.00	30,000.00	3						3
15.00	15.00		2						2
7,900.00	4,100.00	2,720.00	3						3
11,000.00		7,500.00		1					1
			1						1
8,300.00	110.00	3,500.00		2					2
500.00	250.00	400.00	1						1
21,000.00	150.00	15,800.00		1					1
			1						1
45,600.00	2,548.00	25,700.00	6	4		1			11
215,000.00	2,000.00	168,000.00		1					1
6,000.00	20.00	4,500.00		1					1
18,608.00	4,543.00	10,200.00	7	4					12
6,000.00	25.00	4,000.00	1						1
9,500.00	1,000.00	1,800.00	1						2
9,200.00	500.00	4,400.00	1	1					2
440,976.00	62,430.00	226,050.00	14	16	1	1	1		33
15,000.00	3,000.00	5,100.00	2						2
1,400.00	150.00	1,200.00	2						2
45,871.00	13,515.00	21,200.00	6	1			1	1	9
3,360.00	2,335.00	3,140.00	5						5
7,975.00	495.00	2,950.00	5	1	1				7
12,000.00		7,000.00	1						1
439,170.00	28,870.00	198,100.00	10	6			3	1	20
									3
\$ 3,114,741.00	\$ 299,271.00	\$ 1,868,855.00	306	83	8	5	10	6	436

ANNUAL REPORT

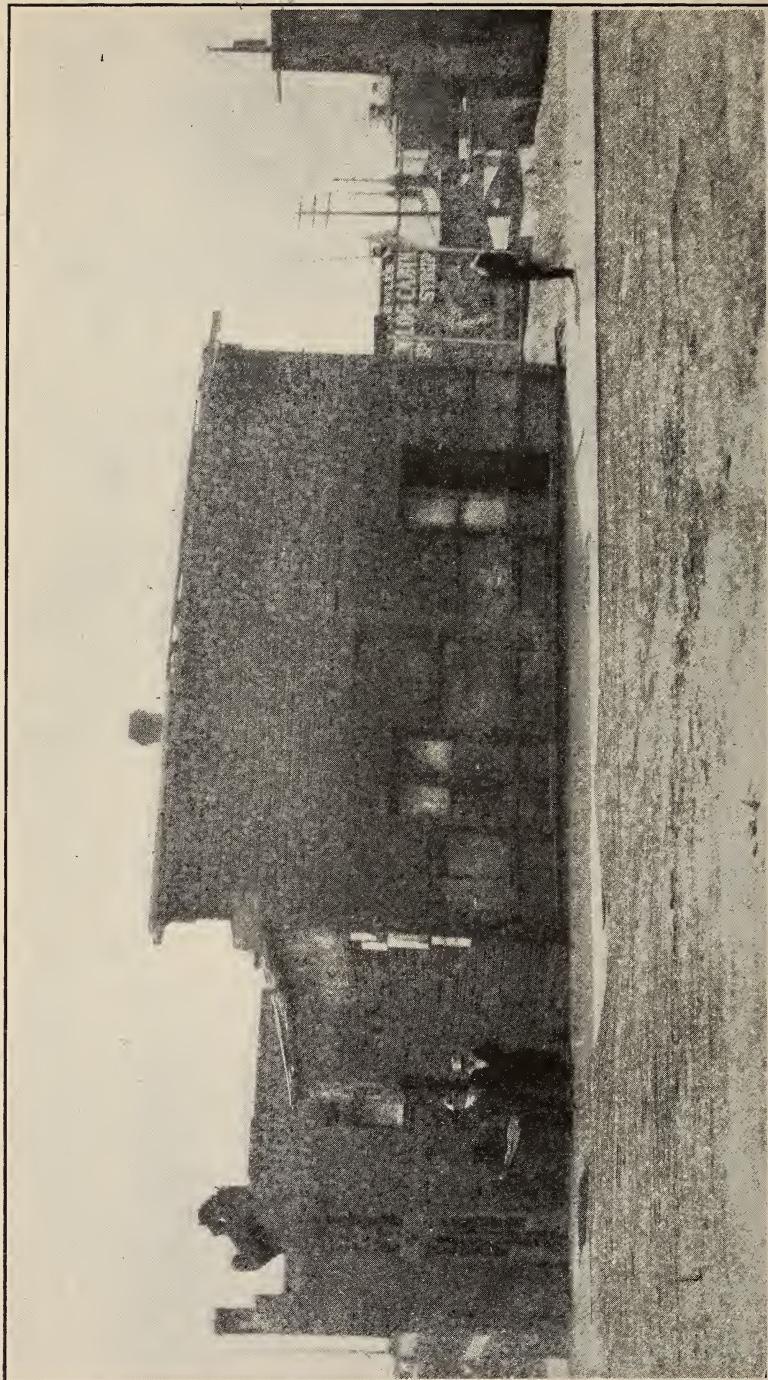
Table—6
CAUSES OF FIRES

CAUSE OF FIRE	Value of Building	Damage to Building	Insurance on Building	Value of Contents	Damage to Contents	Insurance on Contents	No. of Fires
Ashes vs Wood	\$ 86,315.00	\$ 1,585.00	\$ 47,600.00	\$ 29,525.00	\$ 595.00	\$ 17,500.00	21
Adjoining Fire	\$ 152,259.00	\$ 55.00	\$ 31,550.00	\$ 107,887.00	\$ 51,360.00	\$ 45,70.00	31
Auto Back Fire	10,800.00	70.00	1,500.00	1,300.00	2,500.00	1,300.00	4
Burning over of Lard	1,500.00	250.00	500.00	500.00	500.00	500.00	1
Burning Rubbish	9,850.00	1,007.00	9,800.00	7,400.00	425.00	2,200.00	6
Boys and Cigarettes	4,250.00	2,250.00	4,000.00	11,000.00	8,000.00	1,000.00	2
Candle Left Burning	38,700.00	280.00	14,800.00	58,200.00	1,075.00	33,800.00	6
Carelessness and Matches	152,000.00	255.00	88,100.00	85,310.00	627.00	37,560.00	10
Carelessness and Cigarettes	270,500.00	1,745.00	64,400.00	15,900.00	725.00	8,800.00	5
Children and Matches	10,000.00	10.00	5,000.00	2,500.00	500.00	500.00	1
Chimney Fire	35,700.00	1,338.00	27,800.00	12,525.00	705.00	7,800.00	10
Defective Flue	1,000.00	10.00	... 4,321.00	... 47,150.00	... 80,885.00	... 5,590.00	1
Defective Stove	8,500.00	850.00	1,540.00	1,100.00	250.00	21,120.00	32
Defective Range	2,250.00	350.00	1,250.00	705.00	300.00	500.00	2
Defective Fireplace	9,500.00	150.00	5,500.00	6,000.00	500.00	4,600.00	2
Defective Hot-air Pipe	2,750.00	200.00	1,500.00	1,200.00	500.00	500.00	1
Defective Furnace	8,000.00	1,500.00	5,600.00	5,000.00	1,000.00	1,000.00	1
Defective Brick Work Around Boiler	6,000.00	4,766.00	2,500.00	33,400.00	3,666.00	4,500.00	1
Defective Wiring	422,450.00	2,552.00	117,600.00	142,300.00	4,272.00	71,350.00	9
Defective Coffee Urn	7,200.00	50.00	4,300.00	17,300.00	261.00	13,000.00	2
Electric Iron Left With Current On	71,600.00	1,305.00	60,050.00	66,400.00	1,315.00	26,650.00	8
Electric Sparks and Gasoline	700.00	25.00	100.00	1,800.00	200.00	1,450.00	1
Explosion of Carbide Lamp	1,500.00	5.00	800.00	500.00	325.00	700.00	1
Explosion Gas Lighting System	10,950.00	230.00	5,000.00	3,025.00	9,000.00	4,400.00	3
Explosion Oil Stove	23,800.00	1,665.00	9,600.00	2,500.00	2,500.00	2,500.00	2
Explosion Gas Stove	16,200.00	1,136.00	2,500.00	700.00	300.00	300.00	2
Fumigating	2,200.00	1,000.00	600.00	850.00	250.00	250.00	2
Filling Lighted Lamp	2,700.00	150.00	2,200.00	700.00	450.00	450.00	2
Fireworks	2,500.00	75.00	... 305.00	... 10,000.00	525.00	75.00	1
Friction and Gasoline	17,500.00	... 305.00	202.00	43,800.00	325.00	34,000.00	10
Gasoline Exposed to Flame	40,000.00	700.00	50,000.00	73,000.00	383.00	40,000.00	1
Gas Heater	65,000.00	2,500.00	75.00	150.00	5,000.00	2,000.00	2
Grease vs. Stove Pipe	7,100.00	532.00	7,900.00	2,000.00	500.00	500.00	4
Grease vs. Range	900.00	10.00	... 32,000.00	... 40.00	40.00	40.00	1
Hot Cinders	7,900.00	... 37,062.00	... 32,000.00	71,636.00	32,325.00	32,325.00	24

STATE FIRE MARSHAL

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CAUSE OF FIRE	Value of Building	Damage to Building	Insurance on Building	Value of Contents	Damage to Contents	Insurance on Contents	No. of Fires
Oily Rags vs. Exhaust Pipe	1,000.00	10.00	750.00	22,500.00	19,150.00	19,150.00	1
Prism Glass on Sidewalk	19,000.00	12,000.00	12,000.00	2,800.00	1,450.00	1,000.00	1
Paper vs. Oil Stove	1,200.00	50.00	1,000.00	200,000.00	150,000.00	15,000.00	1
Rubbish vs. Electric Heater	500,000.00	5.00	270,000.00	14,500.00	10,000.00	8,300.00	13
Sparks from Chimney	55,500.00	3,094.00	23,300.00	78,500.00	18,150.00	287,400.00	21
Sparks from Locomotive	87,625.00	31,308.00	80,310.00	1,000.00	10,000.00	1,000.00	1
Sparks from Fireplace	8,000.00	.....	.....	.....	.....	.....	1
Sparks from Traction Engine	300,000.00	50.00	150.00	50.00	50.00	50.00	1
Sparks from Electric Motor	12,000.00	.....	4,000.00	3,000.00	2,400.00	2,400.00	1
Sparks from Firebox	8,000.00	.....	5,000.00	12,000.00	240.00	7,000.00	1
Sparks from Bonfire	.....	.....	.....	.....	240.00	240.00	1
Smoking Ham	13,600.00	5.00	8,000.00	6,000.00	20.00	4,500.00	4
Smoking in Bed	66,000.00	.....	35,300.00	11,400.00	35.00	8,500.00	4
Smoking in Barn	30,200.00	5,230.00	20,900.00	18,600.00	10,000.00	7,500.00	2
Stove Pipe Disconnected	55,000.00	2,182.00	34,200.00	57,000.00	6,850.00	11,600.00	1
Spontaneous Combustion	687,000.00	10.00	468,100.00	500,000.00	360,000.00	200,000.00	2
Short Circuit of Electric Motor	1,000.00	200.00	800.00	300.00	150.00	150.00	1
Turpentine vs. Stove	24,500.00	40.00	13,600.00	12,600.00	4,800.00	4,800.00	4
Thawing Water Pipe	618,350.00	157,161.00	379,550.00	816,143.00	117,577.00	602,040.00	92
Unknown	2,000.00	350.00	700.00	300.00	150.00	150.00	1
Upsetting of Oil Lamp	.....	.....	.....	4,000.00	1,156.00	2,000.00	1
Vulcanizing	120,450.00	13,350.00	61,925.00	307,725.00	13,714.00	52,500.00	38
Woodwork vs. Stove	51,100.00	865.00	10,200.00	1,700.00	1,500.00	1,500.00	4
Woodwork vs. Pipe	35,000.00	460.00	23,000.00	25,000.00	8,000.00	8,000.00	2
Woodwork vs. Chimney	233,500.00	605.00	122,150.00	63,800.00	150.00	27,800.00	6
Woodwork vs. Range	30,000.00	90.00	27,000.00	30,000.00	27,000.00	27,000.00	1
Woodwork vs. Boiler	65,000.00	285.00	33,500.00	16,900.00	255.00	9,650.00	4
Woodwork vs. Furnace	.....	.....	.....	.....	.....	.....	1
Woodwork vs. Exhaust Pipe	.....	.....	.....	8,000.00	60.00	5,300.00	1
Woodwork vs. Water Heater	.....	.....	.....	.....	.....	.....	2
False Alarms	.....	.....	.....	.....	.....	.....	1
TOTAL	\$4,394,104.00	\$850,522.00	\$2,324,675.00	\$3,114,741.00	\$299,271.00	\$1,868,855.00	436



No. 3 OLD DELAPIDATED BUILDINGS REMOVED BY ORDER OF THE STATE FIRE MARSHAL

STATE FIRE MARSHAL

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able—7

**STATEMENT OF FIRES BY COUNTIES, WITH SOUND VALUATION OF
BUILDINGS AND CONTENTS, WITH DAMAGE AND INSURANCE
INVOLVED**

Name of County	Value of Building	Damage to Building	Insurance on Building	Value of Contents	Damage to Contents	Insurance on Contents	No. of Fires
Beaverhead	\$ 6,000.00	2,287.00	3,600.00	41,500.00	4,300.00	5,075.00	3
Big Horn	20,100.00	20,100.00	.....	6,700.00	35.00	1,615.00	2
Blaine	2,200.00	35.00	2,000.00	1,500.00	500.00	1,700.00	1
Carbon	8,000.00	1,500.00	5,500.00	5,000.00	4,255.00	45,100.00	20
Chouteau	17,600.00	2,100.00	12,700.00	90,175.00	2,200.00	2,140.00	5
Custer	6,550.00	6,550.00	1,800.00	23,200.00	1,321.00	20,600.00	15
Dawson	38,300.00	1,564.00	33,600.00	33,600.00	200.00	775.00	300.00
Deer Lodge	126,900.00	1,150.00	1,000.00	11,500.00	3,100.00	950.00	15
Fergus	2,650.00	2,650.00	83,750.00	62,328.00	37,813.00	61,040.00	14
Gallatin	116,767.00	28,966.00	9,475.00	4,150.00	11,125.00	4,940.44	26
Granite	70,200.00	22,184.00	23,500.00	29,850.00	9,766.00	23,900.00	8
Hill	25,000.00	8,700.00	13,700.00	33,200.00	9,500.00	14,000.00	8
Jefferson	33,900.00	14,200.00	14,200.00	51,800.00	14,500.00	4,000.00	7,800.00
Lewis and Clark	66,325.00	19,611.00	20,200.00	20,500.00	16,536.00	10,875.00	12,000.00
Lincoln	2,350.00	2,350.00	700.00	2,600.00	2,600.00	2,100.00	21,325.00
Madison	24,375.00	875.00	750.00	1,400.00	1,300.00	1,500.00	4,140.00
Missionaria	6,117.00	70.00	23,800.00	42,200.00	22,380.00	40,500.00	4
Mougher	44,415.00	3,505.00	21,200.00	23,915.00	1,635.00	19,000.00	9
Musselshell	56,160.00	4,608.00	1,800.00	51,620.00	6,452.00	22,750.00	5
Park	8,250.00	1,410.00	29,650.00	500.00	500.00	500.00	30
Powell	28,700.00	15,910.00	18,100.00	45,963.00	35,622.00	30,600.00	9
Ravalli	25,050.00	14,225.00	16,300.00	27,900.00	19,700.00	1,000.00	8
Sanderson	3,650.00	3,650.00	2,000.00	7,050.00	550.00	1,500.00	2
Sheridan	3,066,050.00	12,636.00	1,656,355.00	2,128,950.00	15,000.00	1,398,355.00	131
Sweet Grass	44,632.00	18,109.00	20,500.00	3,045.00	17,307.00	12,938.00	24
Teton	3,000.00	2,850.00	2,850.00	2,000.00	3,650.00	1,600.00	1,230.00
Valley	21,905.00	5,700.00	7,400.00	19,460.00	13,805.00	13,600.00	8
Yellowstone	9,550.00	1,555.00	8,000.00	47,500.00	5,600.00	34,300.00	5
Phillips	137,400.00	15,515.00	86,250.00	20,840.00	21,364.00	71,750.00	225
Wibaux	49,600.00	49,600.00	31,000.00	7,500.00	7,500.00	7,500.00	1
Wallowa	6,900.00	500.00	500.00	1,080.00	3,000.00	14,040.00	4
Westland	14,040.00	14,040.00	2,000.00	1,150.00	2,000.00	10,590.00	1
TOTAL	\$ 4,394,104.00	\$ 350,575.00	\$ 2,322,675.00	\$ 2,329,271.00	\$ 1,14,741.00	\$ 1,868,855.00	436

ANNUAL REPORT

Table—8
STATEMENT OF NUMBER OF FIRES, VALUE, LOSS, PER CENT OF
LOSS TO VALUE AND INSURANCE CARRIED IN CITIES
AND TOWNS OF MONTANA

Cities and Towns	No. of Fires	Value of Buildings and Contents	Damage to Buildings and Contents	Per Cent of Loss to Value Jeopardized	Total Insurance
Anaconda	12	\$ 5,650.00	\$ 2,600.00	.04	\$ 3,054.15
Butte	128	5,195,150.00	27,204.00	.005	2,300.00
Billings	20	335,900.00	35,904.00	.11	167,150.00
Bozeman	13	106,400.00	9,690.00	.09	33,250.00
Belgrade	3	16,100.00	400.00	.02	1,800.00
Becket	1	5,400.00	3,400.00	.45	2,450.00
Pallantine	1	2,400.00	2,400.00	.00	2,250.00
Big Timber	1	2,850.00	2,850.00	.00	2,000.00
Belt	1	2,000.00	2,000.00	.00	1,400.00
Conrad	3	6,650.00	3,350.00	.50	2,500.00
Clyde Park	1	1,100.00	1,100.00	.00	600.00
Clancy	1	15,000.00	15,000.00	.00	11,500.00
Chinook	2	2,900.00	700.00	.02	3,675.00
Deer Lodge	5	8,750.00	1,910.00	.22	2,300.00
Diamond	8	60,200.00	33,000.00	.55	21,700.00
Dillon	1	44,000.00	3,087.00	.07	3,200.00
East Helena	1	4,600.00	4,600.00	.00	2,000.00
Elargon	1	3,500.00	3,250.00	.93	1,500.00
Ekalaka	3	18,640.00	5,555.00	.03	13,500.00
Camas	1	950.00	950.00	.00	1,550.00
Forsyth	6	47,200.00	32,850.00	.07	12,800.00
Great Falls	19	264,175.00	4,365.00	.02	171,300.00
Geraldine	5	8,750.00	8,750.00	.00	3,940.00
Glendive	3	127,100.00	1,925.00	.02	13,300.00
Glengary	1	13,450.00	13,050.00	.00	10,000.00
Grass Range	2	18,300.00	10,400.00	.67	16,000.00
Grandview	1	1,225.00	1,225.00	.00	600.00
Glasgow	7	37,855.00	16,345.00	.45	19,500.00
Helena	5	56,150.00	2,511.00	.04	17,200.00
Havre	3	101,700.00	36,700.00	.35	59,600.00
Handin	3	25,175.00	25,175.00	.00	15,850.00
Hamilton	2	26,000.00	6,910.00	.27	4,550.00
Hrysham	2	5,750.00	3,250.00	.33	3,000.00
Heron	1	2,000.00	2,000.00	.00	400.00
Jackson	1	13,000.00	3,200.00	.25	7,200.00
Joliet	1	15,500.00	75.00	.01	2,000.00
Judith Gap	1	5,300.00	900.00	.19	5,300.00
Kalispell	3	73,775.60	420.00	.006	66,700.00
Lewistown	12	72,820.00	8,990.00	.12	31,600.00
Livingston	25				

STATE FIRE MARSHAL

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Cities and Towns	No. of Fires	Value of Buildings and Contents	Damage to Buildings and Contents	Per Cent of Loss to Value Jeopardized	Total Insurance
Libby	4	4,950.00	4,450.00	.90	1,200.00
Laurel	2	7,500.00	4,775.00	.61	3,600.00
Missoula	9	67,150.00	28,497.00	.43	64,300.00
Miles City	15	71,900.00	2,895.00	.04	44,500.00
Moore City	3	26,950.00	1,860.00	.07	13,800.00
Manhattan	2	22,000.00	16,258.00	.74	13,500.00
Maudlow	1	3,100.00	3,400.00	1.00	2,200.00
Melstone	1	2,000.00	1,500.00	.75	.....
Malta	1	6,100.00	6,100.00	1.00	1,000.00
Poison	1	8,500.00	2,000.00	.24	3,000.00
Pony	1	225.00	225.00	1.00	.....
Piedmont	1	9,436.00	9,436.00	1.00	7,000.00
Plentywood	18	46,015.00	8,930.00	.19	9,500.00
Roundup	11	66,330.00	3,640.00	.05	40,200.00
Stanford	5	37,595.00	37,510.00	.99	32,800.00
Suffolk	1	6,000.00	124.00	.02	4,000.00
Stevensville	5	16,100.00	12,100.00	.75	8,600.00
Sidney	5	57,050.00	7,155.00	.13	42,300.00
Saco	1	51,000.00	51,000.00	1.00	30,000.00
Three Forks	2	5,000.00	2,200.00	.44	3,000.00
Twin Bridges	1	1,300.00	700.00	.54	750.00
Virginia City	2	1,250.00	1,250.00	1.00	.....
Victor	2	32,553.00	32,553.00	1.00	24,250.00
Wisdom	1	1,500.00	1,500.00	1.00	.....
Watson	2	575.00	20.00	.03	.....
Whittall	2	640.00	640.00	.02	14,000.00
Wolf Creek	1	36,325.00	33,825.00	.95	13,750.00
White Sulphur Springs	1	100.00	50.00	.50	.....
Wiltsall	4	33,850.00	880.00	.03	21,200.00
Walkerville	2	1,650.00	335.00	.23	550.00
Williamsburg	1	1,200.00	200.00	.17	.....
Westby	6	35,671.00	26,436.00	.74	14,500.00
Wibaux	1	500.00	500.00	1.00	250.00
Westmore	1	2,300.00	2,300.00	1.00	.....
Outside of Polson	3	10,200.00	10,000.00	1.00	300.00
Sheep Gulch, outside of Anaconda	1	400.00	400.00	1.00	500.00
Washoe Smelter, Out from Anaconda One Mile South of Lewistown	1	500.00	500.00	1.00	.....
TOTAL	436	\$7,508,845.00	\$649,733.00	.....	\$4,193,530.00

Table—9

STATEMENT OF INSPECTIONS MADE

Name of Town	Grain Elevators, Flour Mills, Warehouses	Old Buildings Condemned	Old Buildings Removed	Buildings Repaired	No. of Inspections as to Inflammable Wastes, Defective Flues, Etc.	Kerosene and Gasoline Oil and Gasoline Ordered Removed	Hotels and Lodging Houses Inspected	Hospitals Inspected	Schools Inspected	Motion Picture and Other Theatres Inspected	Fire Escapes Installed	Fires of Suspicious Character Investigated
Anaconda	2											
Butte	105	60	2	1	2	26	74	2	4	9	7	1
Bozeman	4	9	8	11	4	8			3	2	4	1
Billings	2				1							1
Becket	1				2	3	18					1
Bainville	1											1
Belgrade	2			1	1	1						1
Big Timber	3				1	1	4		1			1
Clancy	4											1
Columbia Falls	2				1							1
Cut Bank	3			1	1				1	1		1
Chester	2				1							
Dillon	1					2	4					
Forsyth	1					1	4					
Great Falls	2			3		1			1	5	2	1
Glendive	3					1					1	1
Grass Range	2					1						1
Helena	1	36	28		1	3	24	1	5			1
Harlowton	1					1	8			1		
Havre	2					2	4	14			2	
Hysham												1
Hamilton	2					1				3		1
Kalispell	4					2						1
Lewistown	4					1			1		2	
Livingston	2					1						1
Libby						1						
Laurel	2											1
Lehigh												1
Missoula	2	2	2			1		2	2	1	1	
Miles City						1						
Mondak						1		2				
Maudlow	1					1						
Moccasin	3					1		2				
Powers	2					1	2					
Piedmont												1
Polson	2				1							1
Plains	1							2				1
Plentywood	3					1						
Roundup	4					1		7		2		1
Red Lodge						1		4				
Stanford	3					1						1
Shelby	1				1	2	1	4				
Scobey												
Sidney	1											
Suffolk												1
Three Forks	1					1		4				
White Hall	1											1
Wolf Creek												1
Warm Springs		3	3		1			2	6	35	24	1
Westby	2										24	24
TOTAL	77	161	104	18	42	28	211	6	35	24	24	24

BULLETINS ISSUED

Elevators, Mills and Warehouses	3
Railroad Companies	1
Fire Prevention Day (Oct. 9)	1
Christmas Festivities	1

Table—10

FINANCIAL STATEMENT

Receipts From Fire Insurance Campaines, Credited to State Fire Marshal Fund

Name of Company	Amount
Aachen & Munich Fire Ins. Co., Aix La Chapelle, Germany.....	\$ 23.29
Aetna Ins. Co., Hartford, Conn.....	238.93
Agriculture Ins. Co., Watertown, N. Y.....	24.56
Alliance Ins. Co., Philadelphia, Pa.....	45.64
American Central Ins. Co., St. Louis, Mo.....	69.98
American Eagle Fire Ins. Co., New York City.....	7.37
American Ins. Co., Newark, N. J.....	42.77
Atlas Assur. Co., Ltd., London, England.....	63.67
Boston Ins. Co., Boston, Mass.....	11.52
British American Assur. Co., Toronto, Canada.....	19.92
Caledonian Ins. Co., Edinburgh, Scotland.....	17.87
California Ins. Co., San Francisco, Cal.....	56.26
Camden Fire Ins. Assn., Camden, N. J.....	10.41
Citizens Ins. Co., St. Louis, Mo.....	20.54
Commercial Union Assur. Co., Ltd., London, England.....	160.43
Commercial Union Fire Ins. Co., New York City.....	9.21
Commonwealth Ins. Co., New York City.....	23.49
Concordia Fire Ins. Co., Milwaukee, Wis.....	19.48
Connecticut Fire Ins. Co., Hartford, Conn.....	94.25
Continental Ins. Co., New York City.....	110.11
County Fire Ins. Co., Philadelphia, Pa.....	3.24
Detroit Fire & Marine Ins. Co., Detroit, Mich.....	18.08
Equitable Fire & Marine Ins. Co., Providence R. I.....	4.90
Equity Mutual Fire Ins. Co., Great Falls, Mont.....	39.59
Fidelity-Phenix Fire Ins. Co., New York City.....	149.06
Fire Assn. of Philadelphia, Philadelphia, Pa.....	118.70
Fireman's Fund Ins. Co., San Francisco, Cal.....	253.69
Fireman's Ins. Co., Newark, N. J.....	38.86
First Nat'l. Fire Ins. Co., Washington, D. C.....	5.23
Franklin Fire Ins. Co., Philadelphia, Pa.....	25.93
German Alliance Ins. Co., New York City.....	21.65
German American Ins. Co., New York City.....	161.25
Germania Fire Ins. Co., New York City.....	54.19
Girard Fire & Marine Ins. Co., Philadelphia, Pa.....	5.82
Glens Falls Ins. Co., Glens Falls, N. Y.....	24.40
Grain Dealers Nat'l. Mutual Ins. Co., Indianapolis, Ind.....	44.08
Hamburg-Bremen Fire Ins. Co., Hamburg, Germany.....	4.84
Hanover Fire Ins. Co., New York City.....	46.89
Hartford Fire Ins. Co., Hartford, Conn.....	290.37
Home Fire Ins. Co. of Utah, Salt Lake City, Utah.....	5.65
Home Ins. Co., New York City.....	324.17
Imperial Assur. Co., New York City.....	9.95
Ins. Co. of North America, Philadelphia.....	171.19
Ins. Co. of the State of Pa., Philadelphia, Pa.....	38.19
Law Union & Rock Ins. Co., Ltd., London, England.....	27.46
Liverpool & London & Globe Ins. Co., New York City.....	7.78
Liverpool & London & Globe Ins. Co., Ltd., Liverpool, England.....	144.87
London Assurance Corporation, London, England.....	111.50
London & Lancashire Fire Ins. Co., Ltd., Liverpool, England.....	47.23
Mechanics Ins. Co., Philadelphia, Pa.....	2.96
Mercantile Ins. Co., of America, New York City.....	5.38
Merchants Fire Ins. Co., Denver, Colo.....	26.60
Merchants Fire Assur. Corporation, New York City.....	52.12
Merchants Mutual Fire Ins. Co., Butte, Montana.....	46.43
Michigan Commercial Ins. Co., Lansing, Mich.....	13.65
Michigan Fire & Marine Ins. Co., Detroit, Mich.....	23.19
Michigan Millers Mutual Fire Ins. Co., Lansing, Mich.....	44.06
Millers Nat'l. Ins. Co., Chicago, Ill.....	46.59
Milwaukee Mechanics Ins. Co., Milwaukee, Wis.....	47.25
Minneapolis Fire & Marine Ins. Co., Minneapolis, Minn.....	107.59
Montana, Fire Ins. Co., Butte, Mont.....	100.38
Mutual Fire Ins. Co., of Mont., Helena, Mont.....	15.97
National-Ben Franklin Fire Ins. Co., Pittsburg, Pa.....	14.28
National Fire Ins. Co., Hartford, Conn.....	120.55
National Union Fire Ins. Co., Pittsburg, Pa.....	95.09
Netherlands Fire Ins. Co., The Hague, Holland.....	3.09
Newark Fire Ins. Co., Newark, N. J.....	18.99
New Brunswick Fire Ins. Co., New Brunswick, N. J.....	54.35
New Hampshire Fire Ins. Co., Manchester, N. H.....	30.86
New Jersey Fire Ins. Co., Newark, N. J.....	35.27
New Zealand Ins. Co., Ltd., Auckland, N. Z.....	36.34
Niagara Fire Ins. Co., New York City.....	63.21
North British & Mercantile Ins. Co., London & Edinburgh.....	111.12
North River Ins. Co., New York City.....	99.25
Northern Assur. Co., Ltd., London, England.....	150.78
Northern Ins. Co., New York City.....	19.57
Northwestern Fire & Marine Ins. Co., Minneapolis, Minn.....	54.46
Northwestern Nat'l. Ins. Co., Milwaukee, Wis.....	77.55

FINANCIAL STATEMENT—(Continued)

Name of Company	Amount
Norwich Union Fire Ins. Society, Ltd., Norwich, England.....	101.84
Ohio Millers Mutual Fire Ins. Co., Canton, Ohio.....	57.22
Orient Ins. Co., Hartford, Conn.....	16.76
Pacific Fire Ins. Co., New York City.....	9.80
Palatine Ins. Co., Ltd., London, England.....	48.80
Patriotic Assur. Co., Ltd., Dublin, Ireland.....	1.60
Pennsylvania Fire Ins. Co., Philadelphia, Pa.....	59.21
Peoples National Fire Ins. Co., Wilmington, Del.....	3.22
Phoenix Assur. Co., Ltd., London, England.....	62.83
Phoenix Insurance Co., Hartford, Conn.....	94.41
Providence Washington Ins. Co., Providence, R. I.....	27.91
Prussian National Ins. Co., Stettin, Germany.....	41.13
Queen Ins. Co., New York City.....	89.18
Reliance Ins. Co., Philadelphia, Pa.....	17.53
Rocky Mountain Fire Ins. Co., Great Falls, Mont.....	105.54
Royal Exchange Assur., London, England.....	23.40
Royal Ins. Co., Ltd., Liverpool, England.....	174.73
Safeguard Ins. Co. of New York, New York City.....	4.63
Scottish Union & National Ins. Co., Edinburgh, Scotland.....	118.56
Security Ins. Co., New Haven, Conn.....	35.56
Springfield Fire & Marine Ins. Co., Springfield, Mass.....	180.14
St. Paul Fire & Marine Ins. Co., St. Paul, Minn.....	168.50
Standard Fire Ins. Co., Hartford, Conn.....	12.90
State Assur. Co., Ltd., Liverpool, England.....	11.47
Sterling Fire Ins. Co., Indianapolis, Ind.....	21.04
Stuyvestant Ins. Co., New York City.....	1.86
Sun Insurance Office, London, England.....	65.79
Svea Fire Ins. Co., Gothenburg, Sweden.....	65.80
Twin City Fire Ins. Co., Minneapolis, Minn.....	25.34
Union Assur. Society, Ltd., London, England.....	29.88
United States Fire Ins. Co., New York City.....	183.45
Vulcan Fire Ins. Co., Oakland, Cal.....	35.54
Westchester Fire Ins. Co., New York City.....	75.97
Western Assur. Co., Toronto, Canada.....	21.85
Yorkshire Ins. Co., Ltd., York, England.....	47.71
TOTAL RECEIPTS.....	\$6,826.29

RECEIPTS

Cash on Hand, December 31st, 1916.....	250.21
Receipts during Calendar Year, 1917.....	6,826.29
TOTAL	\$7,076.50

DISBURSEMENTS

Salary, State Fire Marshal.....	\$2,100.00
Expense, Deputy Marshal and Employees.....	1,100.00
Per Diem Special Deputy.....	81.50
Expense Fire Marshal, including transportation.....	1,081.99
Printing and Supplies.....	218.81
Fees and Mileage, Reporting Officers.....	13.15
Postage.....	100.00
Witness Fees and Court Expenses.....	159.70
Telegrams and Telephone Messages.....	79.78
Miscellaneous Expenses	5.50
TOTAL	\$4,940.43

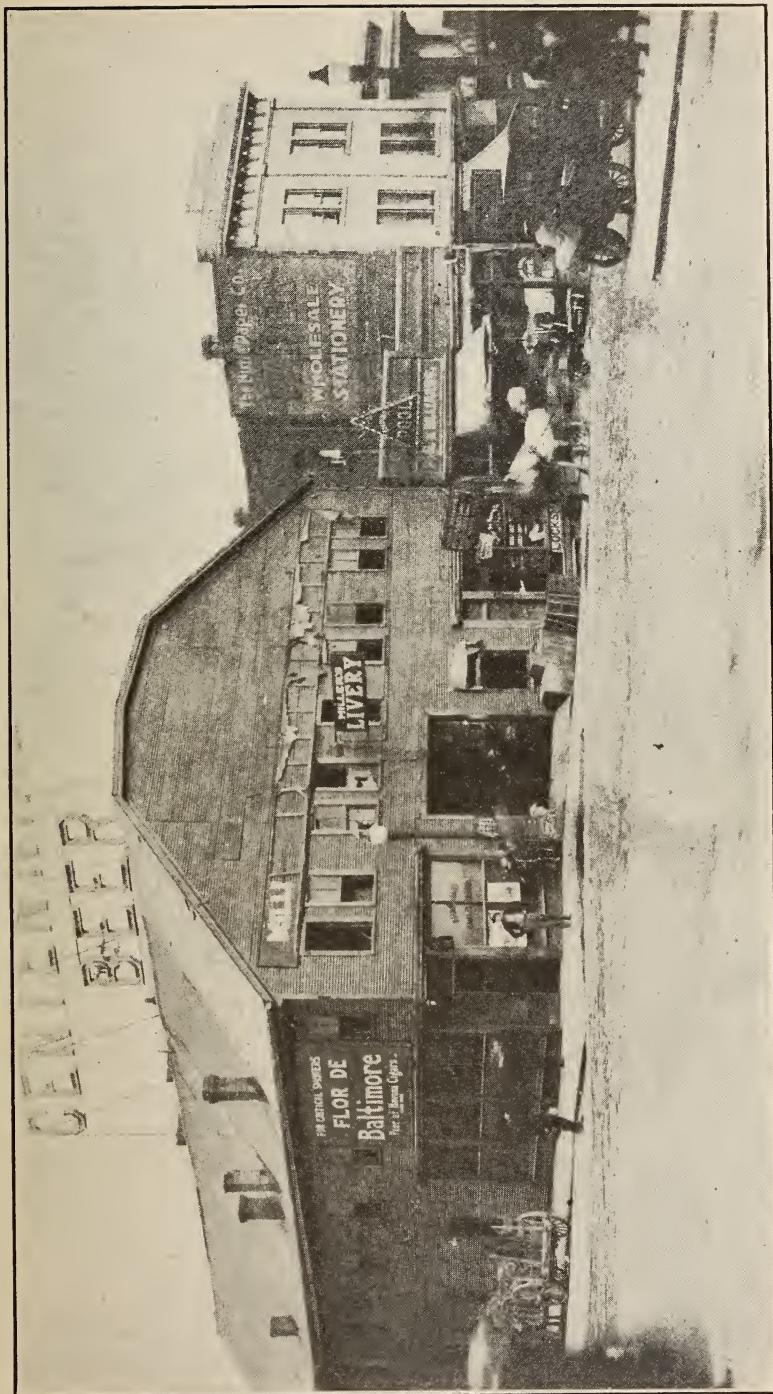
Cash on Hand, December 31st, 1917	\$2,136.07
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Table—11
MAGAZINES FOR STORAGE OF EXPLOSIVES

Nearest City or Town	County	MAGAZINES Inspected	MAGAZINES Licensed	Magazines Repaired to Be Repaired	MAGAZINES Condemned	LICENSEE Fees
Augusta.....	Lewis and Clark.....	1	1	1	\$ 1.00	
Billings.....	Yellowstone.....	1	1	1	10.00	
Bozeman.....	Gallatin.....	1	1	1	10.00	
Big Fork.....	Flathead.....	1	1	1	10.00	
Bridger.....	Carbon.....	1	1	1	10.00	
Washoe, and Bear Creek.....	Carson.....	1	1	1	10.00	
Columbia Falls.....	Flathead.....	1	1	1	10.00	
Cut Bank.....	Teton.....	1	1	1	10.00	
Dillon.....	Beaverhead.....	1	1	1	10.00	
Fairview.....	Richland.....	1	1	1	10.00	
Glendive.....	Dawson.....	1	1	1	10.00	
Helena.....	Lewis and Clark.....	1	1	1	10.00	
Hanover.....	Lewis and Clark.....	1	1	1	10.00	
Kendall.....	Lewis and Clark.....	1	1	1	10.00	
Kalispell.....	Flathead.....	1	1	1	10.00	
Libby.....	Lincoln.....	1	1	1	10.00	
Lehigh.....	Fergus.....	1	1	1	10.00	
Lewistown.....	Fergus.....	1	1	1	10.00	
Miles City.....	Custer.....	1	1	1	10.00	
Plentywood.....	Sheridan.....	1	1	1	10.00	
Plains.....	Sanders.....	1	1	1	10.00	
Paola.....	Flathead.....	1	1	1	10.00	
Ramsey.....	Silver Bow.....	1	1	1	10.00	
Red Lodge.....	Carbon.....	1	1	1	10.00	
Roundup.....	Musselshell.....	1	1	1	10.00	
Somers.....	Flathead.....	1	1	1	10.00	
Troy.....	Lincoln.....	1	1	1	10.00	
Trident.....	Gallatin.....	1	1	1	10.00	
Utica.....	Fergus.....	1	1	1	10.00	
Wibaux.....	Wibaux.....	1	1	1	10.00	
	TOTAL.....	36	23	23	\$146.50	

FEES FOR MAGAZINE LICENSES TURNED OVER TO
STATE TREASURER

Oct. 19, 1917	\$155.00
Oct. 27, 1917	55.00
Nov. 12, 1917	81.00
Nov. 16, 1917	10.00
Nov. 17, 1917	30.00
Nov. 24, 1917	55.50
Nov. 26, 1917	10.00
Dec. 24, 1917	50.00
TOTAL	\$446.50



STATE FIRE MARSHAL LAW

CHAPTER 148.—H. B. 77

An Act to Create and Establish the Office of State Fire Marshal, to Provide for His Appointment, Fixing His Salary and Defining His Duties; and Defining the Duties and Powers of Certain Other Officials in Relation Thereto.

Be it enacted by the Legislative Assembly of the State of Montana:

Section 1. There is hereby created and established the office of State Fire Marshal, which shall be a department of, and under the supervision and control of the State Auditor and Commissioner of Insurance, Ex-Officio.

Section 2. The State Auditor and Commissioner of Insurance, Ex-Officio, is hereby authorized and empowered to appoint, immediately after the approval of this Act, a suitable person, a citizen of this State, who shall be designated as State Fire Marshal, and whose term of office shall be for four (4) years; except, that the first officer appointed under this Act shall hold office until January 1st, 1913, or until his successor is appointed and qualified; provided that such officer is subject at all times to removal by the appointing power.

Section 3. The salary of the State Fire Marshal shall be Twenty-one Hundred (\$2,100.00) Dollars per annum, payable monthly from the Special Fund as hereinafter provided.

Section 4. The State Fire Marshal shall not engage in any other business. He shall at all times be in the office of the State Fire Marshal, ready for the performance of the duties required of him by law.

Section 5. (As amended by Laws of 1913.) In an emergency, or during the absence or disability of the State Fire Marshal, the State Auditor and Commissioner of Insurance may appoint a special Deputy Fire Marshal, who shall perform the duties of the office or any duty which may be assigned to him, such appointment to be temporary and to cease when the necessity therefor has been relieved. Said Special Deputy shall be allowed and paid at the rate of five

(\$5.00) dollars per day for each day's service performed in the interests of the State under said appointment, during the period for which said appointment was authorized. His claim per diem for such service and for necessary traveling expense incurred in the performance of said duties, properly attested and sworn to, shall be filed with the Commissioner of Insurance or State Fire Marshal, who shall certify to the correctness of the same, and refer said claim so certified to the State Board of Examiners, and upon their approval, as required by law, said claim shall be paid in the usual manner; provided, that the warrant issued in payment of said claim shall be charged against the amount appropriated for the expenses of the State Fire Marshal's office; and provided further, that the State Auditor and Commissioner of Insurance may also appoint special Deputy Fire Marshal without remuneration (Approved March 14th, 1913).

Section 6. The State Fire Marshal, the chief of the fire department of each city or village in which a fire department is established, the mayor of each incorporated village in which no fire department exists, and the Justice of the Peace of each organized township without the limits of a village or city, shall investigate the cause, origin and circumstances of each fire occurring in such city, village or township by which such property has been destroyed or damaged, and shall make an investigation to determine whether the fire was the result of carelessness or design. The investigation shall be commenced within two days, not including Sunday, if the fire occurred on that day, and the State Fire Marshal may superintend and direct the investigation if he deems it necessary.

Section 7. The officer making an investigation of a fire occurring in a city, village or township, shall forthwith notify the State Fire Marshal, and within one week of the occurrence of the fire shall furnish him a written statement of all facts relating to its cause and origin, and such other information as is required by forms provided by the State Fire Marshal.

Section 8. An Officer named in the last two preceding sections who neglects to comply with any requirements of this chapter shall be fined not less than twenty-five dollars, nor more than two hundred dollars.

Section 9. If, in his opinion, further investigation is necessary, the State Fire Marshal, or a Deputy State Fire Marshal, shall take or cause to be taken the testimony on oath of all persons supposed to be cognizant of any facts, or to have means of knowledge in relation to the matter concerning which an examination is required by law to be and cause such testimony to be reduced to writing.

Section 10. If the State Fire Marshal, or a Deputy is of the opinion that there is evidence sufficient to charge a person with arson or a similar crime, he shall arrest him or cause him to be arrested and charged with such offense. He shall furnish the prosecuting attorney such evidence, with the names of witnesses, and a copy of material testimony taken in the case.

Section 11. The State Fire Marshal, or a deputy State Fire Marshal may summon and compel the attendance of witnesses before him to testify in relation to any matter which by law is a subject of inquiry and investigation, and require the production of any book, paper or document he deems pertinent.

Section 12. The State Fire Marshal, or a Deputy State Fire Marshal, shall have authority to administer an oath to any person appearing as a witness before him. False swearing in a matter of proceeding shall be perjury and punished as such. A witness who refuses to be sworn or refuses to testify, or disobeys a lawful order to the State Fire Marshal, or a Deputy State Fire Marshal, or fails, or refuses, to produce a book, paper or document concerning a matter under examination, or is guilty of contemptuous conduct after being summoned by such officer to appear before him to give testimony in relation to a matter or subject under investigation, may be summarily punished by such officer as for contempt, by a fine not exceeding one hundred dollars, or be committed to the county jail until such person is willing to comply with the order.

Section 13. Investigation by or under the direction of the State Fire Marshal may in his discretion be private. He may exclude from the place where such investigation is held all persons other than those required to be present, and witnesses may be kept separate from each other and not be

allowed to communicate with each other until they have been examined.

Section 14. In the performance of the duties imposed by the provisions of this chapter, the State Fire Marshal and each of his subordinates, at all times of day or night, may enter upon and examine any building or premises where a fire has occurred, and other buildings and premises adjoining or near thereto.

Section 15. The State Fire Marshal, his deputies, and subordinates, the chief of the fire department of each city or village where a fire department is established, or the mayor of a city or village where no fire department exists, or the Justice of the Peace of a township in territory without the limits of a city or village, at all reasonable hours may enter into all buildings and upon all premises within their jurisdiction for the purpose of examination.

Section 16. (As Amended by Laws of 1913.) If the State Fire Marshal, a Deputy State Fire Marshal, or any officer mentioned in the preceding section, upon an examination or inspection finds that a building or other structure, which for want of proper repair, by reason of age and dilapidated condition, defective or poorly installed electric wiring and equipment, defective chimneys, defective gas connections, defective heating apparatus, or for any other cause or reason is especially liable to fire and which buildings or structure is so situated as to endanger other buildings or property, such officer shall order such building or buildings to be repaired, torn down, demolished, materials removed and all dangerous conditions remedied. If such officer finds in a building, or upon any premises any combustible or explosive material, rubbish, rags, waste, oils, gasoline, or inflammable conditions of any kind, dangerous to the safety of such buildings or premises, buildings or property, he shall order such materials removed or conditions remedied. Such order shall be made against and served personally or by registered letter upon the owner, lessee, agent, or occupant of such building or premises, and thereupon such order shall be complied with by the owner, lessee, agent, or occupant and within the time fixed in said order. (Approved March 14, 1913.)

Section 17. If the owner or occupant deems himself aggrieved by an order of an officer under the preceding sec-

tion he may appeal to the State Fire Marshal within twenty-four hours, and the cause of the complaint shall at once be investigation by direction of the State Fire Marshal unless such order is revoked by the State Fire Marshal it shall remain in force and forthwith be complied with by such owner or occupant.

Section 18. An owner or occupant of buildings or premises who fails to comply with the orders of the authorities named in the three preceding sections shall be fined not less than ten dollars nor more than fifty dollars for each day's neglect.

Section 19. The State Fire Marshal shall keep in his office a record of all fires occurring in the State, the origin of such fires and all facts, statistics and circumstances relating thereto, which have been determined by investigations under the provisions of this chapter. Except the testimony given upon an investigation, such records shall be open at all times to public inspection.

Section 20. Chiefs of fire departments and mayors of incorporated villages who do not receive compensation for their services, and Justices of the Peace of organized townships, who are required by the provisions of this chapter to report fires to the State Fire Marshal, shall receive fifty cents for each fire reported to his satisfaction, and fifteen cents per mile for each mile traveled to the place of the fire. At the close of each appropriation year such allowance shall be paid in the same manner as other claims arising in the State Fire Marshal's Department, and as heretofore provided for in this Act.

Section 21. The State Fire Marshal shall keep on file in his office an itemized statement of all expenses incurred by the department. He shall approve all vouchers issued therefor before they are submitted to the State Board of Examiners for payment, and thereupon such vouchers shall be allowed and paid as other claims against the State.

Section 22. The State Fire Marshal shall make an annual report to the Commissioner of Insurance, containing a detailed statement of his official action and the transactions of his department. The Commissioner of Insurance shall, in turn, submit said report to the Governor of the State, with such recommendations and comments thereon as he may deem necessary.

Section 23. The State Fire Marshal shall be required to give a surety bond, furnished by a company authorized to transact surety business in this State, in the sum of Five Thousand Dollars, for the faithful performance of his duties, and shall subscribe and file therewith the oath of office required of all public officers; and, provided further, that any special Deputy Fire Marshal, appointed under the provisions of this Act, shall also file the oath of office required of all public officers.

Section 24. For the purpose of maintaining the department of the State Fire Marshal and the payment of expenses incident thereto, each fire insurance company doing business in this state shall pay into the State Auditor and Commissioner of Insurance, ex-officio, during the month of February or March in each year, in addition to the license fees required by law to be paid by it, provided in Section 4017, Revised Codes of 1907, a tax of one-fourth ($\frac{1}{4}$) of one (1) per cent, of the gross premium receipts of such companies, less cancellations and return premiums, on all business transacted by it in the State of Montana during the calendar year next preceding, as shown by its annual statement under oath to the insurance department. The State Auditor and Commissioner of Insurance, ex-officio, shall pay the money so received into the State Treasury to the credit of a special fund for the maintenance of the office of the State Fire Marshal, to be known as the "State Fire Marshal Fund." If any portion of such special fund remains unexpended at the end of the year for which it was required to be paid and the State Fire Marshal so certifies, it shall be transferred to the general fund of the state; provided, that such salaries, compensation of special deputies or clerks and all other expenses of the department of the State Fire Marshal, necessary in the performance of the duties imposed on him by law, shall not exceed in any year the amount paid into the State Treasury for that year by fire insurance companies as provided herein.

Section 25. The powers and authority granted by this Act to the State Fire Marshal are also vested in the Commissioner of Insurance.

Section 26. This Act shall be in full force and effect from and after March 15, 1911.

Section 27. All Acts and parts of Acts in conflict herewith are hereby repealed.

Approved March 17, 1911.

